

**American River Flood Control District  
Staff Report**

**Investment Transactions Summary; November 2018**

**LAIF:**

- There were no transactions in this account during the month of September.

**City Pool A**

- Accrued Interest Receivable for the month of November was \$15,293.69.
- As of November 30, 2018, the balance of Interest Receivable in this account was \$75,341.76.

Interest Receivable is accrued and transferred to the Cash Balance at the discretion of the City.

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**River City Bank Money Market:**

- On November 7, 2018, a transfer was sent to River City Bank Checking in the amount of \$241,589.63.
- On November 30, 2018, a monthly interest payment was deposited in the amount of \$670.69.

**River City Bank Checking:**

- On November 7, 2018, a transfer was received from River City Bank Money Market in the amount of \$241,589.63.
- On November 30, 2018, a monthly interest payment was deposited in the amount of \$9.70.
- Total amount of Accounts Payable cleared during the month of November was \$251,434.59.

**American River Flood Control District  
Investment Transaction Report  
November 2018**

Item 2b

**Balance and Transactions**

Account		LAIF	City Pool A	River City Bank Money Market	River City Bank Checking
Beginning Balance	11/1/18	\$447,349.17	\$7,933,300.92	\$634,481.01	\$30,245.82
<b>Transactions</b>					
City Pool A Interest	11/30/18		15,293.69		
River City Bank Transfer	11/7/18			(241,589.63)	241,589.63
River City Bank Interest	11/30/18			670.69	9.70
Accounts Payable (cleared)					(251,434.59)
<b>Ending Balance:</b>	<b>11/30/18</b>	<b>\$447,349.17</b>	<b>\$7,933,300.92</b>	<b>\$393,562.07</b>	<b>\$20,410.56</b>

\*\*City Pool A Interest is accrued and deposited in the account at the discretion of the City.

**Interest**

Date:	Dec 2017	Jan 2018	Feb 2018	Mar 2018
LAIF	1.24	1.35	1.41	1.52
City Pool A	1.71	1.65	2.01	1.71
River City Bank Money Market	0.08	0.08	0.08	0.08
River City Bank Checking	0.00	0.00	0.00	0.00
Date:	Apr 2018	May 2018	June 2018	July 2018
LAIF	1.66	1.73	1.85	1.94
City Pool A	1.97	2.08	2.12	2.12
River City Bank Money Market	0.08	0.1	0.10	0.99
River City Bank Checking	0.00	0.00	0.00	0.00
Date:	Aug 2018	Sep 2018	Oct 2018	Nov 2018
LAIF	2.00	2.06	2.14	<b>2.21</b>
City Pool A	2.20	2.89	2.27	<b>2.33</b>
River City Bank Money Market	1.65	1.73	1.79	<b>1.87</b>
River City Bank Checking	0.06	0.06	0.08	<b>0.09</b>

**American River  
Flood Control  
District**

## AMERICAN RIVER FLOOD CONTROL DISTRICT

### MONTHLY REVIEW – NOVEMBER 2018

#### STRATEGY

The ARFCD funds are invested in the City of Sacramento’s Pool A investment fund. The Fund is invested pursuant to the objectives and requirements set forth in the City’s investment policy. The three objectives of the investment policy, in order of priority, are (1) the preservation of capital by the investment in safe instruments, (2) the liquidity needs of the City and pool participants so such parties will have access to cash when they need it, and (3) the maximizing of current income while remaining consistent with the other more important objectives. The City’s investment policy incorporates applicable provisions of state law including, among other things, the prudent person standard and California Code Section 53601 pertaining to eligible investments.

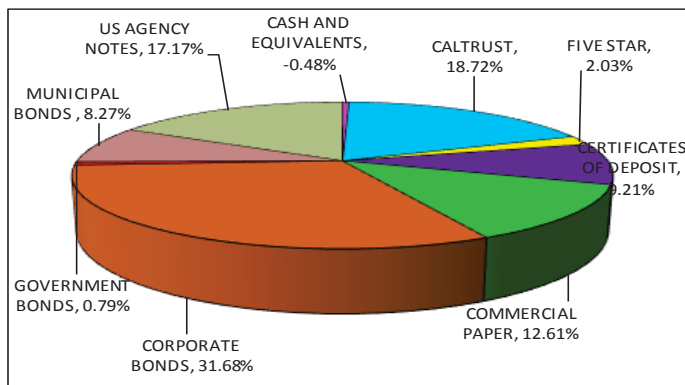
#### PORTFOLIO STATISTICS

Portfolio’s Beginning Balance	7,993,349
Contributions	0
Withdrawals	0
Interest Earned	15,294
Month-End Market Value	8,008,643

#### PERFORMANCE

Earned Interest Yield for the Month	2.33%
Laif Rate of Return (book value)	2.21%
90 Day T-Bill	1.77%
Federal Funds	1.69%

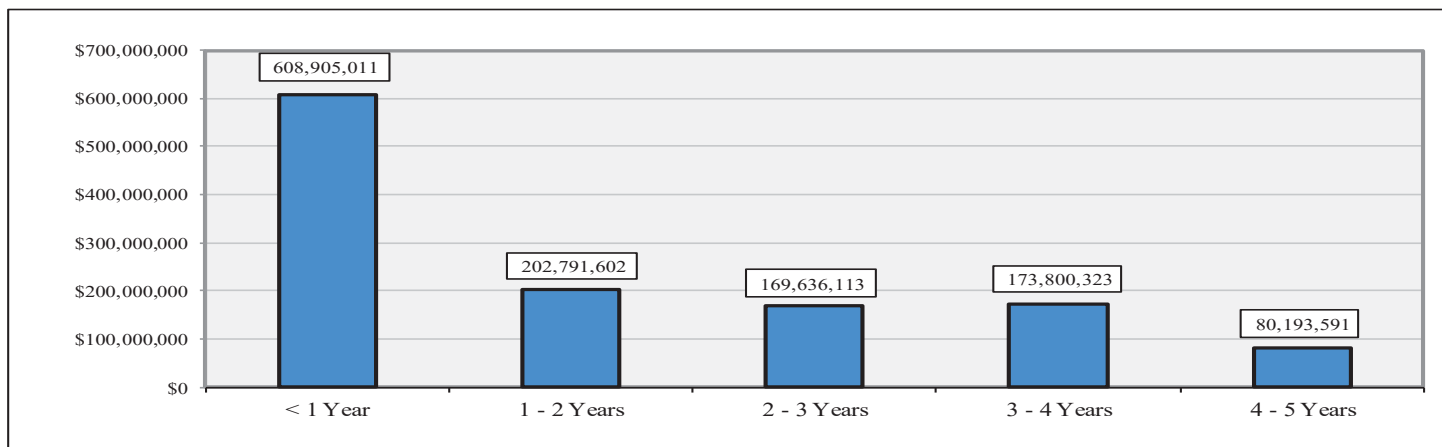
#### POOL A BY ASSET CLASS



#### POOL A MATURITY SCHEDULE

Maturity	Market Value	%
< 1 Year	608,905,011	49.29%
1 - 2 Years	202,791,602	16.42%
2 - 3 Years	169,636,113	13.73%
3 - 4 Years	173,800,323	14.07%
4 - 5 Years	80,193,591	6.49%
<b>Total</b>	<b>1,235,326,640</b>	<b>100.00%</b>

Investment Description	Portfolio at Cost	Yield at Month End
CASH AND EQUIVALENTS	-0.48%	1.12%
CALTRUST	18.72%	2.22%
FIVE STAR	2.03%	2.21%
CERTIFICATES OF DEPOSIT	9.21%	2.57%
COMMERCIAL PAPER	12.61%	2.66%
CORPORATE BONDS	31.68%	2.40%
GOVERNMENT BONDS	0.79%	1.90%
MUNICIPAL BONDS	8.27%	2.20%
US AGENCY NOTES	17.17%	2.30%



City of Sacramento  
 CASH LEDGER  
**American River Flood Control District**  
*From 11-01-18 To 11-30-18*

Item 2b

**All Cash Accounts**

Trade Date	Settle Date	Tran Code	Quantity	Security	Amount	Cash Balance
<b>Pool A Interest Receivable</b>						
11-01-18				Beginning Balance		60,048.07
11-30-18	11-30-18	in		Pool A Cash	15,293.69	75,341.76
				Nov 2018 estimated Pool A interest		
					15,293.69	
11-30-18				Ending Balance		75,341.76
<b>Pool A Cash</b>						
11-01-18				Beginning Balance		7,933,300.92
11-30-18				Ending Balance		7,933,300.92

**Local Agency Investment Fund**  
**P.O. Box 942809**  
**Sacramento, CA 94209-0001**  
**(916) 653-3001**

[www.treasurer.ca.gov/pmia-laif/laif.asp](http://www.treasurer.ca.gov/pmia-laif/laif.asp)  
December 03,  
2018

AMERICAN RIVER FLOOD CONTROL DISTRICT

DISTRICT ENGINEER/MANAGER  
165 COMMERCE CIRCLE, SUITE D  
SACRAMENTO, CA 95815

[PMIA Average Monthly Yields](#)

**Account Number:**  
90-34-002

[Tran Type Definitions](#)

November 2018 Statement

**Account Summary**

Total Deposit:	0.00	Beginning Balance:	447,349.17
Total Withdrawal:	0.00	Ending Balance:	447,349.17



# River City Bank

WWW.RIVERCITYBANK.COM

PO Box 15247, Sacramento, CA 95851-0247

Return Service Requested

Item 2b



Last statement: October 31, 2018  
This statement: November 30, 2018  
Total days in statement period: 30

AMERICAN RIVER FLOOD CONTROL DISTRICT  
C/O ROBERT MERRITT, CPA  
4000 MAGNOLIA HILLS DR  
EL DORADO HILLS CA 95762-6561

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0811100952  
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Direct inquiries to:  
916-567-2836

## Public Fund Money Market

Account number	0811100952	Beginning balance	\$634,481.01
Low balance	\$392,891.38	Total additions	670.69
Average balance	\$441,209.31	Total subtractions	241,589.63
Avg collected balance	\$441,209	Ending balance	\$393,562.07
Interest paid year to date	\$5,850.19		

### DEBITS

Date	Description	Subtractions
11-07	Cash Mgmt Trsfr Dr REF 3111118L FUNDS TRANSFER TO DEP XXXXX0736 FROM OCTOBER EXPENSES NOVEMBER PAYROLL	241,589.63

### CREDITS

Date	Description	Additions
11-30	Interest Credit	670.69

### DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-31	634,481.01	11-07	392,891.38	11-30	393,562.07

### INTEREST INFORMATION

Annual percentage yield earned	1.87%
Interest-bearing days	30
Average balance for APY	\$441,209.31
Interest earned	\$670.69

AMERICAN RIVER FLOOD CONTROL DISTRICT  
November 30, 2018

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0811100952

**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



CHECKS OUTSTANDING						CHECKBOOK RECONCILIATION		
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT			
						ENTER	BALANCE THIS STATEMENT	\$
						ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)	
							<b>SUBTOTAL</b>	\$
						SUBTRACT	TOTAL CHECKS OUTSTANDING	\$
							<b>BALANCE</b>	\$
<b>TOTAL</b>								\$

**BALANCE** should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows:  
 Interest-ADD    Overdraft-DEDUCT    Automatic Payment-DEDUCT    Service charge-DEDUCT

- If your checkbook and statement do not balance, have you:
- Accounted for bank charges?
  - Verified additions and subtractions in your checkbook?
  - Compared cancelled checks to check stub?
  - Compared deposit amounts on statement to your checkbook?

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS FROM WHEN WE FIRST SEND OR MAKE THIS STATEMENT AVAILABLE TO YOU. OTHERWISE, THIS STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS GENUINE.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you. If you suspect any unauthorized signatures, alterations or forgeries of items in your account statement, you must promptly notify us of the relevant facts within 30 days from when we first send or make this statement available to you. If you fail to notify us within the 30 day period, the Bank may not be responsible for forgeries, alterations or unauthorized checks. For Electronic Funds Transfers on an account used primarily for personal, family or household purposes, see the special section highlighted below.

**IMPORTANT INFORMATION ABOUT YOUR CREDIT ACCOUNT:** We calculate the interest charge on your account by applying the daily periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances or other charges, and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

**QuickEquity/QuickLine of Credit - VARIABLE RATE FEATURE:** If your account is a **QuickEquity Line or QuickLine**, it has a variable rate feature. The annual percentage rate can change each monthly billing cycle.

**PAYMENT NOTICE:** A payment is due on your loan. Please remit your payment by the due date to the address listed on this billing statement. Your payment will increase if it is not received by the due date on the statement. If your credit account is set up for automatic payment, it will be made electronically for you. Please note: Saturdays, Sundays, and federal holidays are not business days even if a branch is open on those days and accepts your payment. If your payment is received on a non-business day, or after 3:30 p.m. on a business day, it will be credited as of the next business day. Remit in U.S. Dollars only. Do not send cash through the mail.

**PAYMENT INSTRUCTIONS:** Payments on your bill must be sent with your payment coupon to the address shown on your statement. Delivering your payment without the payment coupon, or at another address, may result in delays in crediting. Payments received after the posted cut-off time if received in person or by mail may be treated as received on the next business day. However, if you have a dispute and want to communicate with us regarding the dispute, send your communications and any payments to the Customer Service Department as indicated below.

**The following notices apply if your account is maintained primarily for personal, family or household purposes.**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone or write to us at the number or address shown on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILLING STATEMENT**

If you think there is an error on your billing statement, or if you need more information about a transaction on your billing statement, write to us (on a separate sheet) at P.O. Box 15247, Sacramento, CA 95851. We must hear from you no later than 60 days after we sent you the FIRST billing statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Account information: Your name and account number.
- Describe the error and explain, if you can, why you believe there is an error.
- Dollar amount: The dollar amount of the suspected error.
- If you need information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action against you to collect the amount you question.

**CALIFORNIA CONSUMER CREDIT REPORTING**

As required by law, you are hereby notified that a negative credit report reflecting on your credit may be submitted to a credit reporting agency if you fail to fulfill the terms of your obligations with regard to your deposit account (s) or your credit obligation(s) with the Bank. This may also occur if, in the Bank's judgment, you misuse your account. This may occur whether or not the bank incurs a loss in connection with your account. This report may have already occurred.

**UNCLAIMED PROPERTY - DORMANT CHECKING AND SAVINGS ACCOUNTS**

Checking and savings accounts that have had no activity for two (2) years will be classified as Dormant Accounts, unless the depositor has had contact with us. By law, these accounts will be transferred to the State of California, Controller's Office after three (3) years of inactivity if they are not activated or claimed by the depositor. To reclaim funds transferred to the State, depositors, or their heirs, must request the funds from and present proof of ownership to: State of California, Controller's Office, Division of Unclaimed Property, P.O. Box 942850, Sacramento, CA 94250-5873.



**River City Bank**

WWW.RIVERCITYBANK.COM

PO Box 15247, Sacramento, CA 95851-0247

Return Service Requested

Item 2b



Last statement: October 31, 2018  
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C/O ROBERT MERRITT, CPA  
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Direct inquiries to:  
916-567-2836

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### Public Fund Interest Checking

Account number	0811090736	Beginning balance	\$30,245.82
Enclosures	50	Total additions	241,599.33
Low balance	\$20,402.82	Total subtractions	251,434.59
Average balance	\$129,318.81	Ending balance	\$20,410.56
Avg collected balance	\$129,318		

### CHECKS

Number	Date	Amount	Number	Date	Amount
6593	11-01	5,653.00	6691	11-19	943.00
6637 *	11-01	171.68	6692	11-20	564.00
6671 *	11-19	856.16	6693	11-15	1,288.97
6672	11-09	146.87	6694	11-20	966.56
6673	11-13	160.21	6695	11-20	57.73
6674	11-30	8,400.00	6696	11-16	1,195.40
6675	11-20	685.49	6697	11-19	68.07
6676	11-20	9,450.00	6698	11-19	17,000.00
6677	11-19	26,221.40	6699	11-23	84.18
6678	11-21	46.60	6701 *	11-15	168.24
6679	11-16	203.38	6702	11-19	31.24
6680	11-20	686.13	6703	11-19	2,150.00
6681	11-20	740.85	6704	11-26	201.49
6682	11-21	74.01	6705	11-19	1,162.50
6683	11-16	1,144.80	6706	11-29	1,125.00
6684	11-16	909.69	6708 *	11-20	882.09
6685	11-16	350.00	6709	11-21	2,043.00
6686	11-23	6,740.00	6710	11-16	851.09
6687	11-29	103.46	6711	11-20	956.40
6688	11-21	73,824.94	6712	11-16	172.11
6689	11-20	92.00	6713	11-19	200.00
6690	11-19	5,539.11	6715 *	11-19	1,721.39

AMERICAN RIVER FLOOD CONTROL DISTRICT  
November 30, 2018

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Number	Date	Amount	Number	Date	Amount
6716	11-21	182.81	6720	11-20	4,355.96
6717	11-23	190.26	6721	11-19	1,435.67
6718	11-20	395.49	* Skip in check sequence		
6719	11-20	249.19			

## DEBITS

Date	Description	Subtractions
11-02	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 181102 946000047	228.08
11-07	' ACH Withdrawal CALPERS 3100 100000015421509	1,445.11
11-07	' ACH Withdrawal CALPERS 1900 100000015480178	2,596.34
11-07	' ACH Withdrawal CALPERS 3100 100000015421476	3,059.18
11-07	' ACH Withdrawal CALPERS 1900 100000015478604	4,322.61
11-08	' ACH Withdrawal HEALTHEQUITY INC HealthEqui 181108	152.95
11-15	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 181115 946000047	24,745.80
11-16	' ACH Withdrawal HEALTHEQUITY INC HealthEqui 181116	150.00
11-16	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 181116 946000047	321.68
11-16	' ACH Withdrawal CALPERS 3100 100000015456719	1,055.21
11-16	' ACH Withdrawal CALPERS 1900 100000015497757	2,561.23
11-16	' ACH Withdrawal CALPERS 3100 100000015456681	2,954.26
11-30	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 181130 946000047	173.77
11-30	' ACH Withdrawal INTUIT PAYROLL S QUICKBOOKS 181130 946000047	24,824.79
11-30	' Service Charge ADDITIONAL DEBITS	1.96

AMERICAN RIVER FLOOD CONTROL DISTRICT  
November 30, 2018

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**CREDITS**

Date	Description	Additions
11-07	Cash Mgmt Trsfr Cr REF 3111118L FUNDS TRANSFER FRMDEP XXXXX0952 FROM OCTOBER EXPENSES NOVEMBER PAYROLL	241,589.63
11-30	Interest Credit	9.70

**DAILY BALANCES**

Date	Amount	Date	Amount	Date	Amount
10-31	30,245.82	11-13	253,899.42	11-23	55,231.33
11-01	24,421.14	11-15	227,696.41	11-26	55,029.84
11-02	24,193.06	11-16	215,827.56	11-29	53,801.38
11-07	254,359.45	11-19	158,499.02	11-30	20,410.56
11-08	254,206.50	11-20	138,417.13		
11-09	254,059.63	11-21	62,245.77		

**INTEREST INFORMATION**

Annual percentage yield earned	0.09%
Interest-bearing days	30
Average balance for APY	\$129,318.81
Interest earned	\$9.70

**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

**CERTIFICATION**

The American River Flood Control District's investment portfolio [] is [ is not] in compliance with the District's Financial Management Investments Plan.

The District's investment portfolio is not in compliance in the following respects:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

A cash flow analysis confirms that the District [ is] [ is not] expected to be able to meet its expenditure requirements for the next six months.

The District's cash is insufficient to meet obligations for the next six months as a result of the following:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Attached hereto are the most recent statements of accounts of the following District accounts:

- LAIF Account, State Treasurer's Office      **Dated November 2018**
- Investment Pool A Account, City of Sacramento      **Dated November 2018**
- District Checking Account, River City Bank      **Dated November 2018**
- District Repurchase Account, River City Bank      **Dated November 2018**

Certified by: \_\_\_\_\_ Date: \_\_\_\_\_  
Rachelanne Vander Werf, District Treasurer